



*Amend B/a*  
*Lowman*  
*6-09-03*

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

IN RE APPLICATION OF: Shad Hedy

Serial No.: 09/420,885

Examiner: Pierre E. Elisca

Filed: 10/19/1999

Group Art Unit: 3621

Title: SYSTEM AND METHOD FOR  
REAL-TIME ELECTRONIC INQUIRY,  
DELIVERY AND REPORTING OF  
CREDIT INFORMATION

AMENDMENT

Commissioner for Patents  
PO BOX 1450  
Alexandria, VA 22313-1450

INTRODUCTORY COMMENTS

RECEIVED  
MAY 22 2003  
GROUP 3600

Honorable Sir:

Applicant would like to thank the examiner for reviewing Applicant's Amendment. Applicant acknowledges receipt of the Interview Summary form mailed by the examiner on 05/01/2003. Such a form summarizes the telephone interview held between the applicant's attorney of record and the examiner. Examiner acknowledged applicant's assertion that no prior art of record discloses applicant's claimed features including, inter alia, "the credit bureau response is converted and displayed to the client in HTML format...", as recited in independent claim 1. The examiner stated that he would conduct another search relating to such claimed language.

Applicant would also like to thank the examiner's supervisor for conducting a telephone interview with applicant's attorney of record on 05/13/2003. During such an interview, an agreement was reached to amend applicant's independent claims 1 and 17 to more distinctly define the present invention over prior art. The examiner's supervisor stated that a new search would be conducted relating to the amended language and agreed that no prior art of record discloses the above-referenced amended claim language. It is noted that such amendments

do not narrow the scope of the claims based upon any statutory requirement for patentability.

In response to the Office Action dated 04/14/2003 and the two above-referenced telephone interviews, kindly amend the above-identified patent application as follows.